

**IMPORTANT NOTICE TO  
SOUTHERN TIER BUILDING TRADES BENEFIT PLAN PARTICIPANTS**

*This Notice is to remind participants in the Southern Tier Building Trades Benefit Plan of their obligation to report certain events to the Plan Office.*

Participants must report any change in family status (e.g., marriage, divorce, or birth or adoption of a child, or death of his spouse or child) to the Plan Office as soon as possible to ensure proper Plan health coverage and proper payment of any Plan death benefits. Participants must also report any other health coverage the participant, his spouse or child is receiving to the Plan Office as soon as possible in order to ensure proper payment of health benefits.

The failure to timely notify the Plan Office of a divorce could result in the spouse losing his or her right to elect and receive COBRA continuation coverage under the Plan after the divorce (pursuant to the Consolidated Omnibus Budget Reconciliation Act of 1985). It could be the basis to rescind the participant's and/or spouse's health coverage retroactively if the Plan continues to provide coverage and pay benefits to the spouse after the divorce.

Notices should be sent to the Plan Office at 202 W. Fourth Street, Jamestown, NY 14701 (Telephone No. (716) 664-4391). You should also contact the Plan Office if you have any questions about your responsibility to notify the Plan Office.